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Sent: Sunday, April 08, 2012 5:30 AM
To: Farak, Sonja (DPH)
Subject: GIC Annual Enrollment April 9 - May 7, 2012 for changes effective July 1

Annual Enrollment April 9 – May 7 for Changes Effective July 1, 2012

Annual enrollment time is here, giving you the opportunity to review your benefit options and choose a new health plan or make other benefit changes if you desire. ***If you want to keep your current Group Insurance Commission (GIC) health plan, you do not need to fill out any paperwork. Your coverage will continue automatically.*** Please take this opportunity to think about what you and your family need in the way of health care and other benefits.

During annual enrollment, if eligible, you may:

- Enroll in or change health plans
- Apply for the buy-out option
- Apply for Long Term Disability (LTD) – *you may also do this any time during the year*
- Apply for optional life insurance or increase coverage – *you may also do this anytime during the year*
- Apply for reduced non-smoker optional life insurance rates if you have optional life insurance as a smoker and have been tobacco-free for at least 12 months
- Enroll in GIC Dental/Vision or change dental plans if you are eligible (*primarily Managers, Legislators, Legislative staff and certain Executive Office staff*)
- Opt in or out of pre-tax premium basic life and health insurance deductions

Be sure to read your *GIC Benefit Decision Guide* to become familiar with benefit and rate changes that become effective July 1, 2012. Ask your GIC Benefits Coordinator for your guide. These will be delivered to agencies during the week of April 2. The guides are also available on our website.

Do your homework during annual enrollment, even if you don't plan to make any changes:

- Identify which plan(s) you are eligible to join and review their benefit summaries – see the *Benefit Decision Guide* and the GIC's website for details.
- Consider enrolling in a limited network plan to save money every month on your premiums. These plans have the same benefits as the wider network plans, but save money because they have a smaller network of providers (not every doctor and hospital).
- Contact the plans to find out if your doctors and hospitals participate in the plan. Specify the plan's full name, such as "Harvard Pilgrim *Primary Choice Plan*" or "Harvard Pilgrim *Independence Plan*," not just Harvard Pilgrim.
- Check on copay tier assignments that affect what you pay when you get physician or hospital services. Copay tiers can change each July 1.

Your *Benefit Decision Guide* is an overview of GIC benefits; it is not a comprehensive plan handbook. There may be other services that you or your family need. Contact each plan to find out details about those benefits.

Keep in mind! Once you choose a health plan, you ***cannot*** change plans until the next annual enrollment, even if your doctor or hospital leaves the health plan, unless you move out of your health plan's service area.

See the [GIC's website](#) for the latest annual enrollment news, forms to expedite your decisions, and answers to frequently asked questions.

Mark the Date! Enrollment forms are due to your GIC Benefits Coordinator **no later than Monday, May 7, 2012**